

**IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

**In re: Jarrid O. & Octavia Y. Fauntleroy  
Debtors**

**Case No. 12-36781-KRH  
Chapter 13**

**ORDER GRANTING DEBTORS' MOTION FOR AUTHORITY  
TO INCUR DEBT SECURED BY PERSONAL PROPERTY**

This matter comes before the Court on the Debtors' Motion for Authority to Incur Debt Secured by Personal Property, and it appearing to the Court as follows:

1. The Debtors have complied with Local Bankruptcy Rule 9013-1 and the notice provisions required by Bankruptcy Rules 4001 and 9014.
2. No parties in interest have filed any timely objection to the Debtors' motion.
3. Debtors have a reasonable need for the vehicle they wish to purchase, and the expense associated therewith is reasonable and necessary.
4. The terms of the purchase money are as follows:
  - a. Total amount financed in the approximate amount of \$24,973.04;
  - b. Fixed interest rate in the approximate amount of 17.99 %;
  - c. Amortized for approximately 60 months; and
  - d. Monthly principal and interest payments of \$646.50.
5. The Debtors assert that this debt will not adversely impact their ability to make payments under the Plan.
6. The Debtors' Chapter 13 Plan is confirmed and the Debtors are performing the terms thereof.
7. There will be no prejudice to any creditors or any parties in interest in this case.

It appearing to the Court to be just and in the best interests of the parties to

allow the Debtors' motion, it is hereby,

ORDERED that the Debtors' Motion is hereby GRANTED, and it is further;

ORDERED that the Debtors may enter into the loan transaction and execute such documents as are necessary to complete the transaction, including but not limited to giving Credit Acceptance Corporation or their assigns, approval to finance the 2014 Honda Accord, or substantially similar vehicle, and it is further;

ORDERED that the Debtors will continue to make plan payments; and it is further;

ORDERED that the Court will grant such other and further relief as the Court deems proper.

Date: Sep 10 2014

/s/ Kevin R. Huennekens  
United States Bankruptcy Judge

Entered on Docket: Sep 11, 2014

I ask for this:

/s/ Laura Taylor Alridge

Laura Taylor Alridge (VSB #42549)  
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Counsel for Debtors

Seen:

/s/ Carl M. Bates

Carl M. Bates, Esquire  
Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218

**CERTIFICATION**

I certify that a copy of this Order has been endorsed by all necessary parties.

**/s/ Laura Taylor Alridge**  
Counsel for Debtors

**PARTIES TO RECEIVE COPIES**

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